

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRIAN A KRANTZ

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-21454

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/27/2015 and confirmed on 6/19/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,169.92
Less Refunds to Debtor	685.85	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>82,484.07</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,438.52	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,938.52</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 2166	0.00	36,213.51	0.00	36,213.51
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 2166	21,240.38	21,240.38	0.00	21,240.38
	ALLY FINANCIAL(*) Acct: 9251	11,908.83	11,908.83	1,590.25	13,499.08
					<b>70,952.97</b>

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	BRIAN A KRANTZ Acct:	0.00	0.00	0.00	0.00
	BRIAN A KRANTZ Acct:	648.92	648.92	0.00	0.00
	BRIAN A KRANTZ Acct:	36.93	36.93	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2132	2,305.27	2,305.27	0.00	2,305.27
					<b>2,305.27</b>

Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 2713	637.70	637.70	0.00	637.70
	PREMIER BANKCARD LLC; JEFFERSON C Acct: 0980	325.06	325.06	0.00	325.06
	PEOPLES NATURAL GAS CO LLC* Acct: 8359	1,313.03	1,313.03	0.00	1,313.03
	INTERNAL REVENUE SERVICE* Acct: 2132	11.52	11.52	0.00	11.52
	JAMES C WARMBRODT ESQ Acct:	0.00	0.00	0.00	0.00
					<b>2,287.31</b>

TOTAL PAID TO CREDITORS

75,545.55

TOTAL	
CLAIMED	2,305.27
PRIORITY	33,149.21
SECURED	2,287.31

Date: 05/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRIAN A KRANTZ

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-21454

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian A. Krantz  
 Debtor

Case No. 15-21454-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db +Brian A. Krantz, 1671 State Route 56, Spring Church, PA 15686-9728  
 cr +BSI Financial Services, 314 S. Franklin Street, 2nd Floor, Titusville, PA 16354-2168  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 14090366 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,  
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
 14035294 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14047863 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067)  
 14079641 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860,  
 Attn: Dawn Lindner  
 15152679 +US Bank National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
 Irving, TX 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14043313 E-mail/Text: ally@ebn.phinsolutions.com May 28 2020 04:31:14 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 14035292 +E-mail/Text: ally@ebn.phinsolutions.com May 28 2020 04:31:14 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14035293 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 28 2020 04:35:16  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 14047862 E-mail/Text: sbse.cio.bnc@mail.irs.gov May 28 2020 04:32:25 Internal Revenue Service,  
 P.O. Box 21125, Philadelphia, PA 19114  
 14106043 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 28 2020 04:33:32 Premier Bankcard, LLC,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14074757 +E-mail/Text: bncmail@w-legal.com May 28 2020 04:33:28 The Bank of New York Mellon,  
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC as servicer for U.S. Bank  
 cr THE BANK OF NEW YORK MELLON  
 cr U.S. Bank National Association, not in its individ  
 cr US Bank National Association  
 cr US Bank Trust N.A.  
 14047857\* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14047858\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 14047859\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14047860\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
 Room 727, Pittsburgh, PA 15222-4107  
 14047861\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14035295\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)  
 TOTALS: 5, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 29, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 14

Date Rcvd: May 27, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor THE BANK OF NEW YORK MELLON amps@manleydeas.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Brian A. Krantz ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7